## Case:10-11026-ESL7 Doc#:1 Filed:11/24/10 Entered:11/24/10 17:11:08 Desc: Main

#### Document Page 1 of 44 United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
AULI, JESUS DANIEL	Chapter 7
Debtor(s)	
DICCLOCUDE OF COMPENSATION	A OE ATTODNEY FOR DEPTOR

	Debtor(s)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due
2.	The source of the compensation paid to me was: Debtor Other (specify):
3.	The source of compensation to be paid to me is: Debtor Dother (specify):
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> </ul>

By agreement with the debtor(s), the above disclosed fee does not include the following services:

**Bankruptcy Court filing fee of \$299** 

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

November 24, 2010

Date

/s/ JOSELYN M RAMIREZ ESQ

JOSELYN M RAMIREZ ESQ 213309 Joselyn M Ramirez PO BOX 11741 SAN JUAN, PR 00922-1741 (787) 753-1442 Fax: (787) 764-0640 jrjmramirez@gmail.com WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

#### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B201B (Form 201B) (1209)

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IN RE:		Case No.
AULI, JESUS DANIEL		Chapter 7
	Debtor(s)	

	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE	
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	r's petition, hereby certify that I delivered	d to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petition prepared the Social Secur principal, respon	number (If the bankruptcy r is not an individual, state rity number of the officer, asible person, or partner of petition preparer.)
X	(Required by 11	
X	onsible person, or	
Certificate of	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by § 342(b) of	of the Bankruptcy Code.
AULI, JESUS DANIEL	X /s/ JESUS DANIEL AULI	11/24/2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# Case:10-11026-ESL7 Doc#:1 Filed:11/24/10 Entered:11/24/10 17:11:08 Desc: Main Document Page 5 of 44 B22A (Official Form 22A) (Chapter 7) (04/10) According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement): The presumption arises The presumption does not arise The presumption is temporarily inapplicable.

(If known)

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b.   I am performing homeland defense activity for a period of at least 90 days /or/  I performed homeland defense activity for a period of at least 90 days, terminating on,  which is less than 540 days before this bankruptcy case was filed.

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	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION						
	Mar	ital/filing status. Check the box tha	at applies and c	omplete the	balance of this part of this	statement as dir	ected.
	a. 🗸						
	b	Married, not filing jointly, with de penalty of perjury: "My spouse and are living apart other than for the property Complete only Column A ("Debta")	nder applicable non-bankruluirements of § 707(b)(2)(A	ptcy law or my s	pouse and I		
2	c	Married, not filing jointly, without Column A ("Debtor's Income")					nplete both
	d	Married, filing jointly. Complete Lines 3-11.	both Column A	A ("Debtor	's Income") and Column	B ("Spouse's In	come") for
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					Column A Debtor's Income	Column B Spouse's Income
3	Gros	ss wages, salary, tips, bonuses, ove	ertime, commis	ssions.		\$	\$
4	a and one l	me from the operation of a busined enter the difference in the appropriate business, profession or farm, enter a chment. Do not enter a number less tenses entered on Line b as a deduction.	iate column(s) oggregate numb han zero. <b>Do n</b>	of Line 4. I ers and pro ot include	f you operate more than vide details on an		
	a.	Gross receipts		\$			
	b.	Ordinary and necessary business of	expenses	\$			
	c.	Business income		Subtract I	ine b from Line a	\$	\$
_	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.						
5	a. Gross receipts \$						
	b.	Ordinary and necessary operating	expenses	\$			
	c. Rent and other real property income Subtract Line b from Line a					\$	\$
6	Inte	rest, dividends, and royalties.				\$	\$
7	Pens	sion and retirement income.				\$	\$
8	expe that	amounts paid by another person enses of the debtor or the debtor's purpose. Do not include alimony o our spouse if Column B is complete	dependents, in r separate main	ncluding cl	ild support paid for	\$	\$
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
9	Unemployment compensation claimed to be a benefit under the Social Security Act  Debtor \$ Spouse \$				\$	\$	

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10	Income from all other sources. Specify source and amount. If necessary, I sources on a separate page. Do not include alimony or separate maintena paid by your spouse if Column B is completed, but include all other pay alimony or separate maintenance. Do not include any benefits received us Security Act or payments received as a victim of a war crime, crime against a victim of international or domestic terrorism.						
	a. b.	\$					
	Total and enter on Line 10	·	\$	\$			
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 1 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter		\$	\$			
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been column 11, Column A to Line 11, Column B, and enter the total. If Column B completed, enter the amount from Line 11, Column A.		\$				
	Part III. APPLICATION OF § 707(B)(7) EXCLUSION						
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount 12 and enter the result.		\$				
14	<b>Applicable median family income.</b> Enter the median family income for the household size. (This information is available by family size at <a href="www.usdoj.">www.usdoj.</a> the bankruptcy court.)						
	a. Enter debtor's state of residence: Puerto Rico b. Enter	old size: 2	20,930.00				
	<b>Application of Section707(b)(7).</b> Check the applicable box and proceed as						
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.						
	The amount on Line 13 is more than the amount on Line 14. Compl	parts of this state	ement.				

#### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)						
16	16 Enter the amount from Line 12.					
17	Line debto paym debto	<b>Ital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of an 11, Column B that was NOT paid on a regular basis for the household expenses of a r's dependents. Specify in the lines below the basis for excluding the Column B increated of the spouse's tax liability or the spouse's support of persons other than the depr's dependents) and the amount of income devoted to each purpose. If necessary, littments on a separate page. If you did not check box at Line 2.c, enter zero.	the debtor or the come (such as btor or the			
	a.		\$			
	b.		\$			
	c.		\$			
	Total and enter on Line 17.					
18	Curi	ent monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the	result.	\$		
		Part V. CALCULATION OF DEDUCTIONS FROM INC	СОМЕ			
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)						
National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						

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	National Standards: health care. Enter in Line a1 b	elow th	ne amount fron	n IRS National S	Standards for		
	Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for						
	Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of						
	your household who are under 65 years of age, and er	nter in I	Line b2 the nui	mber of member	s of your		
	household who are 65 years of age or older. (The total the number stated in Line 14b.) Multiply Line a1 by I						
100	members under 65, and enter the result in Line c1. M	ultiply	Line a2 by Lin	e b2 to obtain a	total amount for		
19B	household members 65 and older, and enter the result health care amount, and enter the result in Line 19B.	in Lin	e c2. Add Line	es c1 and c2 to o	btain a total		
	Household members under 65 years of age	Hou	sehold membe	ers 65 years of a	age or older		
	a1. Allowance per member	a2.	Allowance p				
	b1. Number of members	b2.	Number of r	nembers			
	c1. Subtotal	c2.	Subtotal				
						\$	
20A	<b>Local Standards: housing and utilities; non-mortg</b> and Utilities Standards; non-mortgage expenses for the						
2011	information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from				20. (TM5	\$	
	Local Standards: housing and utilities; mortgage/n						
	the IRS Housing and Utilities Standards; mortgage/re information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from						
	the total of the Average Monthly Payments for any de	ebts sec	ured by your h	ome, as stated in	n Line 42;		
20B	subtract Line b from Line a and enter the result in Lin				than zero.		
202	a. IRS Housing and Utilities Standards; mortgage/rental expense			\$			
	b. Average Monthly Payment for any debts secure any, as stated in Line 42	our home, if	\$				
	c. Net mortgage/rental expense	Subtract Line b	o from Line a	ф			
	I 1 C4 1 1 1 - 4 114 1 4	4 IC		41	t i I i 20 A	\$	
	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and						
	Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis						
21	for your contention in the space below:						
21							
						¢	
	Local Standards: transportation; vehicle operation	n/nubl	ic transportat	ion avnanca Va	ou are entitled to	\$	
	an expense allowance in this category regardless of w	hether	-	-			
	and regardless of whether you use public transportation						
	Check the number of vehicles for which you pay the cexpenses are included as a contribution to your house				perating		
22A	$\square$ 0 $\square$ 1 $\square$ 2 or more.	11010	.p • = =				
	If you checked 0, enter on Line 22A the "Public Tran						
	Transportation. If you checked 1 or 2 or more, enter of Local Standards: Transportation for the applicable nu						
	Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk						
	of the bankruptcy court.)					\$	
	Local Standards: transportation; additional public expenses for a vehicle and also use public transportation.						
22B	expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public"						
	Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						

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	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
	$\square$ 1 $\square$ 2 or more.					
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>					
	a. IRS Transportation Standards, Ownership Costs	\$				
	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$				
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$			
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.					
	a. IRS Transportation Standards, Ownership Costs, Second Car	\$				
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 42	\$				
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.					
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.					
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.					
29	payments. Do not include payments on past due obligations included in Line 44.  Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend					
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.					
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone					
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines	19 through 32.	\$			
	Total Expenses finoned under 110 Standards, Enter the total of Entes 1) through 32.					

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B22A (Official Form 22A) (Chapter 7) (04/10)

#### **Subpart B: Additional Living Expense Deductions** Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. Health Insurance \$ \$ **Disability Insurance** 34 \$ Health Savings Account Total and enter on Line 34 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 35 elderly, chronically ill, or disabled member of your household or member of your immediate family who is \$ unable to pay for such expenses. Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and 36 Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must 37 provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92\* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case 38 trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. **Additional food and clothing expense.** Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS 39 National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of 40 cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 41

\$

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B22A (Official Form 22A) (Chapter 7) (04/10)

		S	ubpart C	: Deductions for De	ebt Payment		
	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
42		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance?	
	a.				\$	yes no	
	b.				\$	☐ yes ☐ no	
	c.				\$	□ yes □ no	
				Total: Ac	ld lines a, b and c.		\$
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
43		Name of Creditor		Property Securing the Debt		1/60th of the Cure Amount	
	a.					\$	
	b.					\$	
	c.					\$	
				Total: Add li		l lines a, b and c.	\$
44	such	nents on prepetition priority cl as priority tax, child support and ruptcy filing. Do not include cu	alimony of	claims, for which you	u were liable at the tir	ne of your	\$
	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.						
	a.	Projected average monthly chap	pter 13 pla	an payment.	\$		
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		X			
	c.	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4		of chapter 13	Total: Multiply Line and b	es a	\$
46	Tota	l Deductions for Debt Payment	Enter the	e total of Lines 42 th	rough 45.		\$
		S	ubpart D	: Total Deductions	from Income		•
47	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46.						

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B22A (Official Form 22A) (Chapter 7) (04/10)

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION								
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$					
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))		\$					
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.							
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.							
	Initial presumption determination. Check the applicable box and proceed as directed.							
	The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does of this statement, and complete the verification in Part VIII. Do not complete the remainded		e top of page 1					
52	The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presurpage 1 of this statement, and complete the verification in Part VIII. You may also complete the remainder of Part VI.							
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the 53 though 55).	remainder of I	Part VI (Lines					
53	Enter the amount of your total non-priority unsecured debt		\$					
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.							
	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed.							
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.							
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the arises" at the top of page 1 of this statement, and complete the verification in Part VIII. Y. VII.							
	Part VII. ADDITIONAL EXPENSE CLAIMS							
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, the and welfare of you and your family and that you contend should be an additional deduction from under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All average monthly expense for each item. Total the expenses.	om your curren	t monthly					
	Expense Description	Monthly A	mount					
56	a.	\$						
	b.	\$						
	c.	\$						
	Total: Add Lines a, b and c	\$						
	Part VIII. VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)							
57	Date: November 24, 2010 Signature: /s/ JESUS DANIEL AULI (Debtor)							
	Date:							

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B1 (Official Form 1) (4/10)				ment	Page 1	<u>3 OT 4</u>	4			
				uptcy to Ric	Court o				Volu	intary Petition
Name of Debtor (if individual, enter Last, Firs AULI, JESUS DANIEL	t, Middle	e):			Name of J	oint Debt	or (Spot	ıse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  See Schedule Attached			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. or Individual-Tax EIN (if more than one, state all): <b>1635</b>	payer I.D	D. (ITIN)	No./C	omplete	Last four of EIN (if mo				axpayer I.D	. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & Zip Code): URB EL CORTIJO			Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, Stat	ee & Zip Code):		
AP 22 CALLE 30 BAYAMON, PR	7	ZIPCODE	3 009	53					Z	ZIPCODE
County of Residence or of the Principal Place Bayamo'n					County of	Residenc	e or of t	he Principal Pla		
Mailing Address of Debtor (if different from s URB LAS VEGAS BB 86 CALLE 26	treet add	ress)			Mailing A	ddress of	Joint De	ebtor (if differer	nt from stree	et address):
CATANO, PR	7	ZIPCODE	E 009	62					Z	ZIPCODE
Location of Principal Assets of Business Debt	or (if dif	ferent fro	m stre	et address	s above):				1	
									Z	ZIPCODE
Type of Debtor (Form of Organization)					f Business one box.)					Code Under Which Check one box.)
✓ Individual (includes Joint Debtors)			<ul> <li>☐ Health Care Business</li> <li>☐ Single Asset Real Estate as defined i</li> <li>U.S.C. § 101(51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> </ul>			n 11	☐ Chapter 7 ☐ Chapter 9 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 ☐ Chapter 14 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Nature of Debts			gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign nain Proceeding
check this box and state type of entity below.)  Clearing Bank Other  Tax-Exemp (Check box, if Debtor is a tax-exempt Title 26 of the United Internal Revenue Code			if applicable.)  npt organization ed States Code (t	(Check one box.)  I Debts are primarily consumer debts, defined in 11 U.S.C. business debts.  § 101(8) as "incurred by an individual primarily for a personal, family, or house-			box.)  Debts are primarily			
Filing Fee (Check one box	<b>(</b> )			<i>~</i> .			Chaj	pter 11 Debtors	5	
Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee  ☐ Check one to Debtor is Check if: ☐ Debtor's				or is a small busing or is not a small be:  critical contents or is a small be or is aggregate no	a small business debtor as defined in 11 U.S.C. § 101(51D). not a small business debtor as defined in 11 U.S.C. § 101(51D). aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less 443,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).					
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes: ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited praccordance with 11 U.S.C. § 1126(b).						re classes of creditors, in				
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available Debtor estimates that, after any exempt predistribution to unsecured creditors.						id, there v	will be n	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1,000- 5,000		5,001 10,00		10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets	□ o \$1,000 \$10 m				\$50,000,001 to \$100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	□ o \$1,000 \$10 m				\$50,000,001 to \$100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	

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Case:10-11026-ESL7 D0C#.1 Filed:11/24/. B1 (Official Form 1) (4/10)	Page 14 of 44	Page 2		
Voluntary Petition	Name of Debtor(s): AULI, JESUS DANIEL			
(This page must be completed and filed in every case)  Prior Bankruptcy Case Filed Within Last 8	,	additional about)		
	Case Number:	Date Filed:		
Location Where Filed: None				
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition that I have informed the petitioner that [he or she] may proceed that I have informed the relief available under each such chapter. I furth that I delivered to the debtor the notice required by § 342 Bankruptcy Code.				
	X /s/ JOSELYN M RAMIRE	Z ESQ 11/24/10		
Exhi	Signature of Attorney for Debtor(s)	Date		
Does the debtor own or have possession of any property that poses or is a or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhibit	bit D	•		
(To be completed by every individual debtor. If a joint petition is filed, ea   ✓ Exhibit D completed and signed by the debtor is attached and ma		ch a separate Exhibit D.)		
If this is a joint petition:  ☐ Exhibit D also completed and signed by the joint debtor is attached.	ed a made a part of this petition.			
Information Regardio	ng the Debtor - Venue			
	pplicable box.) of business, or principal assets in thi	is District for 180 days immediately		
☐ There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in t	this District.		
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Reside	es as a Tenant of Residential I	Property		
☐ Landlord has a judgment against the debtor for possession of deb		omplete the following.)		
(Name of landlord or lesso	or that obtained judgment)			
(Address of lan	idlord or lessor)			
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for possible.				
☐ Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due du	iring the 30-day period after the		
☐ Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(l)).			

(This page must be completed and filed in every case)

Name of Debtor(s): **AULI, JESUS DANIEL** 

#### **Signatures**

#### **Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ JESUS DANIEL AULI

Signature of Debtor

**JESUS DANIEL AULI** 

Signature of Joint Debtor

(787) 599-1225

Telephone Number (If not represented by attorney)

November 24, 2010

#### Signature of Attorney\*

#### X /s/ JOSELYN M RAMIREZ ESQ

Signature of Attorney for Debtor(s)

**JOSELYN M RAMIREZ ESQ 213309** Joselyn M Ramirez PO BOX 11741 SAN JUAN, PR 00922-1741 (787) 753-1442 Fax: (787) 764-0640 jrjmramirez@gmail.com

#### November 24, 2010

Title of Authorized Individual

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

zed Individual			
	zed Individual	zed Individual	zed Individual

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Х

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case:10-11026-ESL7 Doc#:1 Filed:11/24/10 Entered:11/24/10 17:11:08 Desc: Main Document Page 16 of 44

IN RE AULI, JESUS DANIEL Case No. \_\_\_\_\_

Debtor(s)

# **VOLUNTARY PETITION Continuation Sheet - Page 1 of 1**

All Other Names used by the Debtor in the last 8 years:

JESUS DANIEL AULI BLANCO JESUS AULI JESUS D AULI JESUS AULI-BLANCO B1D (Official Form 1, Exhibit D) (12/09)

## Case:10-11026-ESL7 Doc#:1 Filed:11/24/10 Entered:11/24/10 17:11:08 Desc: Main

Document	raye 11 UI 44
<b>United States</b> 1	Bankruptcy Court
District o	f Puerto Rico

IN RE:		Case No
AULI, JESUS DANIEL		Chapter 7
	Debtor(s)	

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file
a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through
the agency no later than 14 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

U	
-	quired to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a mination by the court.]
	y. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable and making rational decisions with respect to financial responsibilities.);
	v. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to e in a credit counseling briefing in person, by telephone, or through the Internet.);
Active mi	ilitary duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ JESUS DANIEL AULI	

Date: November 24, 2010

does not apply in this district.

Certificate Number: 00134-PR-CC-011981074



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>August 13, 2010</u>, at <u>7:10</u> o'clock <u>AM PDT</u>, <u>Jesus D. Auli</u> received from <u>Cricket Debt Counseling</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Puerto Rico</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: August 13, 2010

By: /s/Elizabeth Venegas

Name: Elizabeth Venegas

Title:

Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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# Document Page 19 of 44 United States Bankruptcy Court **District of Puerto Rico**

IN RE:		Case No.
AULI, JESUS DANIEL		Chapter 7
·	Debtor(s)	

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 1,550.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 20,205.31	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 96,294.58	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 0.00
	TOTAL	14	\$ 1,550.00	\$ 116,499.89	

Form 6 - Statistical Summary (12/07) Doc#:1 Filed:11/24/10 Entered:11/24/10 17:11:08 Desc: Main

# Document Page 20 of 44 United States Bankruptcy Court **District of Puerto Rico**

IN RE:		Case No
AULI, JESUS DANIEL		Chapter 7
·	Debtor(s)	1

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 0.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 0.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 20,205.31
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 96,294.58
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 116,499.89

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IN RE AULI, JESUS DANIEL	Case No	
Debto	r(s)	(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

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TOTAL

0.00

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Debtor(s)

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IN RE AULI, JESUS DANIEL

Case No.

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Doral Bank Account xxxxx483  Westernbank Account xxxxxxx053, now at Banco Popular		200.00 100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		PR Electric Power Authority Deposit Rent Deposit		125.00 600.00
4.	Household goods and furnishings, include audio, video, and computer equipment.	Х			
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Wearing apparel and personal effects for one adult male.		500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Stock in Puerto Rico Federal Credit Union. This stock served as a guarantee to the loan given to debtor by Puerto Rico Federal Credit Union. Debtor does not have a value for such stock.		unknown

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(If known)

IN RE AULI, JESUS DANIEL

Debtor(s)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

					-
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			

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IN RE AULI, JESUS DANIEL

Case No
Uase N

(If known)

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.	X	One puppy mixed breed or mutt adopted by a friend and later given away to debtor		25.00
32. Crops - growing or harvested. Give particulars.	^ X			
<ul><li>33. Farming equipment and implements.</li><li>34. Farm supplies, chemicals, and feed.</li></ul>	X			
<ul><li>35. Other personal property of any kind not already listed. Itemize.</li></ul>	X			
	_			
		ТО	TAL	1,550.00

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IN DE AULI JESUS DANIFI			Casa No	

Debtor(s) (If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450. *
<b>1</b> 1 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

		WALLE OF GUARANTE	CURRENT VALUE
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Doral Bank Account xxxxx483	11 USC § 522(d)(5)	200.00	200.00
Westernbank Account xxxxxxx053, now at Banco Popular	11 USC § 522(d)(5)	100.00	100.00
PR Electric Power Authority Deposit	11 USC § 522(d)(5)	125.00	125.00
Rent Deposit	11 USC § 522(d)(5)	600.00	600.00
Wearing apparel and personal effects for one adult male.	11 USC § 522(d)(3)	500.00	500.00
One puppy mixed breed or mutt adopted by a friend and later given away to debtor	11 USC § 522(d)(5)	25.00	25.00
		ı	

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\_\_\_\_\_ Case No

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Debtor(s)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0101			09/17/2007 partially secured loan	Ī			20,205.31	20,205.31
PUERTO RICO FEDERAL CREDIT UNION PO BOX 12011 SAN JUAN, PR 00922			Debtor was sued before the Puerto Rico First Instance Court in Guaynabo, Civil No. D2CD2009-0302 for collection of this Ioan. Court granted \$20,205.31 for the unpaid Ioan at a 4.25% yearly interest rate, plus \$2,000 in attorney fees.					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
JOSE GONZALEZ GONZALEZ ESQ PO BOX 12011 SAN JUAN, PR 00914			PUERTO RICO FEDERAL CREDIT UNION					
			VALUE \$					
ACCOUNT NO.			NAME OF THE OWNER OWNER OF THE OWNER					
A GGOVINE NO			VALUE \$	⊨				
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th	Sub			\$ 20,205.31	\$ 20,205.31
			(Use only on la		Tot page		\$ 20,205.31	\$ 20,205.31

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE AULI, JESUS DANIEL

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Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	·
liste	Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority ed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
<b>√</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	YPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Debtor(s) (If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1007			05/30/2008 Credit Card				
AMERICAN EXPRESS PO BOX 3001 16 GENERAL WARREN BLVD MALVERN, PA 19355							2,200.00
ACCOUNT NO. 1023			Revolving account opened 5/08				
AMERICAN EXPRESS PO BOX 3001 16 GENERAL WARREN BLVD MALVERN, PA 19355							2,239.00
ACCOUNT NO. 8974			Open account opened 6/05	П		П	
ATT WIRELESS PO BOX 192830 SAN JUAN, PR 00919							70.00
LGGOVINTANO 0404			Installment account opened 07/21/2007			H	70.00
ACCOUNT NO. 0101  BANCO POPULAR DE PUERTO RICO DEPARTAMENTO DE QUIEBRAS PO BOX 362708 SAN JUAN, PR 00936			mistamment account opened 07/21/2007				
						H	34,482.00
2 continuation sheets attached			(Total of th	Sub is p			\$ 38,991.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the Schedules and Certain Liabilities and Relate	als	tica	n al	\$

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IN RE AULI, JESUS DANIEL

\_ Case No.

Debtor(s)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5929</b>			Installment account opened 4/08				
BANCO SANTANDER DE PUERTO RICO DEPARTAMENTO DE QUIEBRAS PO BOX 362588 SAN JUAN, PR 00936							33,672.00
ACCOUNT NO. 4008			03/27/2007 Credit Card original account from				
CACH LLC 4340 S MONACO ST 2ND FLOOR DENVER, CO 80237			Bank of America, this account was purchased by Cach LLC who was assigned creditor rights.				3,623.58
ACCOUNT NO.			Assignee or other notification for:	H		H	0,020.00
BANK OF AMERICA PO BOX 15168 WILMINGTON, DE 19850			CACH LLC				
ACCOUNT NO.			Assignee or other notification for:			H	
LAW OFFICES OF HAROLD E SCHERR PA 1064 GREENWOOD BLVD SUITE 328 LAKE MARY, FL 32746			CACH LLC				
ACCOUNT NO. <b>1923</b>			Revolving Account opened 3/2007				
FIA CARD SERVICES 1100 N KING STREET WILMINGTON, DE 19884			<b>3</b>				2,859.00
ACCOUNT NO.			Assignee or other notification for:			H	2,033.00
BANK OF AMERICA PO BOX 15168 WILMINGTON, DE 19850			FIA CARD SERVICES				
ACCOUNT NO. <b>5181</b>			Revolving account opened 6/06	$\vdash$		H	
GEMB / SAMS GE CAPITAL/SAMS CLUB BANKRUPTCY DIVISION PO BOX 103126 ROSWELL, GA 30076							
						Ц	676.00
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub			\$ 40,830.58

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Schedule of Creditors Holding Unsecured Nonpriority Claims

(Total of this page) \$

40,830.58

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) IN RE AULI, JESUS DANIEL

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1023			Revolving Account opened 03/25/2008				
RG PREMIER BANK PO BOX 2510 GUAYNABO, PR 00970							4,481.00
ACCOUNT NO. 3839			Installment account opened 05/02/2007				
RG PREMIER BANK PO BOX 2510 GUAYNABO, PR 00970			·				11,742.00
ACCOUNT NO. 2398			Open account opened 6/09				
T MOBILE T MOBILE BANKRUPTCY TEAM PO BOX 53410 BELLEVUE, WA 98015							250.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Charge 2 of 2 of the many				<u></u>		Ц	
Sheet no <b>2</b> of <b>2</b> continuation sheets attached to				Sub	tota	al	

**2** continuation sheets attached to **\_2** of \_ Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)

16,473.00

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

96,294.58

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IN RE AULI, JESUS DANIEL

Case No.

Debtor(s) (If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
RIEL MELENDEZ ILLA FONTANA IN31 VIA 32 AROLINA, PR 00983-4740	Aurea Caraballo signs, and Debtor cosigns, six (6) month rental agreement starting on May 27, 2010 and ending on november 27, 2010 for residential property located at Urbanization El Cortijo, AP 22 Calle 30, Bayaran, Puerto
UREA CARABALLO RB EL CORTIJO P 22 CALLE 30	Rico 00936. The rent is \$600 due before the fifth (5th) day each month, subject to a 5% late fee.
AYAMON, PR 00956	

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IN RE AULI, JESUS DANIEL

Debtor(s)

Case No. (If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
•		

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IN RE AULI, JESUS DANIEL

Debtor(s)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A 22B or 22C

Debtor's Marital Status	DEPENDENTS OF I	DEBTOR AND SPOUSE	
Single	RELATIONSHIP(S):		AGE(S):
EMPLOYMENT:	DEBTOR	SPO	USE
Occupation Name of Employer How long employed Address of Employer			
	rage or projected monthly income at time case filed) ges, salary, and commissions (prorate if not paid month me		EBTOR SPOUSE
<ul><li>3. SUBTOTAL</li><li>4. LESS PAYROLL DEDUCTION</li><li>a. Payroll taxes and Social</li></ul>		\$ \$	<b>0.00</b> \$
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>	•	\$ \$ \$	\$ \$ \$ \$
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$	0.00 \$
6. TOTAL NET MONTHI	LY TAKE HOME PAY	\$	0.00 \$
<ul><li>8. Income from real property</li><li>9. Interest and dividends</li></ul>	ration of business or profession or farm (attach detailed  r support payments payable to the debtor for the debtor	\$ 	\$ \$ \$ \$
that of dependents listed about 11. Social Security or other (Specify)	ove government assistance	\$ \$	\$\$
12. Pension or retirement inc 13. Other monthly income		\$ \$	\$
(Specify)		¢	\$\$ \$\$
14. SUBTOTAL OF LINE 15. AVERAGE MONTHL	S 7 THROUGH 13 Y INCOME (Add amounts shown on lines 6 and 14)	\$ \$	\$\$ 0.00 \$
	GE MONTHLY INCOME: (Combine column totals frepeat total reported on line 15)	rom line 15;	0.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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IN RE AULI, JESUS DANIEL

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Debtor(s)

\_\_ Case No. \_\_

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C.	any payments made biweekly ductions from income allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$
a. Are real estate taxes included? Yes No <u>✓</u>	
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$
b. Water and sewer	\$
c. Telephone	\$
d. Other	\$
	\$
3. Home maintenance (repairs and upkeep) 4. Food	<b>5</b>
5. Clothing	<b>\$</b>
6. Laundry and dry cleaning	φ
7. Medical and dental expenses	φ
8. Transportation (not including car payments)	\$
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
12 T + 11 + + + + + + + + + + + + + + + +	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	¢
a. Auto b. Other	\$
b. Other	— ¢
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
	\$
	\$
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o	f this document:

Debtor is unemployed and actively searching for work. Once debtor finds a paying job his income should increase.

#### 20. STATEMENT OF MONTHLY NET INCOME

а	Average	monthly	income	from I	ine	15	of S	Che	dule	· T
a	INVITABL	monum	mcomc	11 OIII 1		10	$o_1$	OHO	uuic	

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

IN RE AULI, JESUS DANIEL

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Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: November 24, 2010 Signature: /s/ JESUS DANIEL AULI Debtor **JESUS DANIEL AULI** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the \_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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# Document Page 36 of 44 United States Bankruptcy Court **District of Puerto Rico**

IN RE:	Case No.
AULI, JESUS DANIEL	Chapter 7
Debtor(	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

20,355.00 JANUARY 2010 TO PRESENT- 0.00 AS DEBTOR HAS BEEN UNEMPLOYED YEAR 2009- \$10,125.00 YEAR 2008- \$10,230.00

The amounts provided for the years 2008 and 2009 were taken from debtor's Puerto Rico tax returns.

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  * Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
None	c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
4. Su	its and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER **PUERTO RICO FEDERAL CREDIT UNION ANTES COOPERATIVA FEDERAL DE EMPLEADOS TELEFONICOS V JESUS D AULI, CASE NO** D2CD2009-0302 (201)

NATURE OF PROCEEDING COLLECTION PROCEDING ON **DEFAULTED LOAN** 

AND LOCATION PUERTO RICO TRIBUNAL DE PRIMERA INSTANCIA SALA DE JUDGMENTAGAINST **GUAYNABO** 

COURT OR AGENCY

**DEFAULT DEBTOR. ORDERING** HIM TO PAY \$20,205.31 IN UNPAID LOANS TO **PUERTO RICO FEDERAL CREDIT UNION AND FIXING A** 

4.25% INTEREST RATE ON SUCH AMOUNT.

STATUS OR

DISPOSITION

Default judgment against debtor. Court orders debtor to pay \$20,205.31 for an unpaid loan to Puerto Rico Federal Credit Union. There is fixed interest rate of 4.25%, set by the Financial Board of the Office of the Commissioner of Financial Institutions, on the unpaid loan amount to be calculated from the date the sentence was signed and until it is satisfied, according to Rule 44.3(a) of the Puerto Rico Rules of Civil Procedure. Sentence was signed on June 9, 2010 and it was notified on June 16, 2010.

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B. Los	sses	Dodinont 1 age 50 01 ++	
None	List all losses from fire, theft, other casualty <b>commencement of this case</b> . (Married debtor a joint petition is filed, unless the spouses are	or gambling within <b>one year</b> immediately preceding filing under chapter 12 or chapter 13 must include separated and a joint petition is not filed.)	ng the commencement of this case <b>or since the</b> e losses by either or both spouses whether or not
9. Pa	yments related to debt counseling or bankru	ptcy	
None		by or on behalf of the debtor to any persons, inclusive preparation of a petition in bankruptcy within <b>one</b> y	
JOSI PO E	E AND ADDRESS OF PAYEE ELYN M RAMIREZ ESQ BOX 11741 JUAN, PR 00922	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR August 13, 2010	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY <b>751.00</b>
RELI 3940	ANCE INC ANCE FINANCIAL SERVICES COMPAN 10TH AVE NORTH E WORTH, FL 33461	05/2009 IY	940.00
Debt	Settlement Services		
10. O	ther transfers		
None	absolutely or as security within two years in	transferred in the ordinary course of the business or mediately preceding the commencement of this car both spouses whether or not a joint petition is file	ase. (Married debtors filing under chapter 12 or
None	b. List all property transferred by the debtor wi device of which the debtor is a beneficiary.	thin ten years immediately preceding the commenc	ement of this case to a self-settled trust or similar
11. C	losed financial accounts		
None	transferred within <b>one year</b> immediately pre- certificates of deposit, or other instruments; s brokerage houses and other financial instituti	eld in the name of the debtor or for the benefit of the ceeding the commencement of this case. Include shares and share accounts held in banks, credit unitions. (Married debtors filing under chapter 12 or cor both spouses whether or not a joint petition is file.)	checking, savings, or other financial accounts, ions, pension funds, cooperatives, associations, chapter 13 must include information concerning
12. Sa	afe deposit boxes		
None	preceding the commencement of this case. (M	ory in which the debtor has or had securities, cash, larried debtors filing under chapter 12 or chapter 13 is filed, unless the spouses are separated and a joint	3 must include boxes or depositories of either or
13. S	etoffs		
None		g a bank, against a debt or deposit of the debtor with 2 or chapter 13 must include information concernited and a joint petition is not filed.)	
14. P	roperty held for another person		

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER **DIANA BLANCO URB LAS VEGAS BB 86 CALLE 26** CATANO, PR 00962

DESCRIPTION AND VALUE OF PROPERTY 1993 Honda Civic LX originally valued at \$11,900

LOCATION OF PROPERTY Urb El Cortijo, AP22 Calle 30, Bayamón PR 00953

Diana Blanco is the debtor's mother. She has lent Debtor her car, so that Debtor can find work.

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#### 15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS URB LAS VEGAS, BB86 CALLE 26, CATANO PR

JESUS DANIEL AULI BLANCO

DATES OF OCCUPANCY

2005 -2010

Debtor lived with his mother until this year, when he moved in with his girlfriend.

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

./

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

#### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

#### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>November 24, 2010</b>	Signature /s/ JESUS DANIEL AULI	
	of Debtor	JESUS DANIEL AUL
Date:	Signature of Joint Debtor (if any)	
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**B8** (Official Form 8) (12/08)

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# District of Puerto Rico

IN RE:			Case No	
AULI, JESUS DANIEL		Chapter <b>7</b>		
	Debtor(s)			
CHAPTER 7	INDIVIDUAL DEBT	OR'S STATEMENT	OF INTENTION	
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if necess		be fully completed for <b>EA</b>	CH debt which is secured by property of the	
Property No. 1				
Creditor's Name: PUERTO RICO FEDERAL CREDIT UNION		Describe Property Securing Debt: Stock in Puerto Rico Federal Credit Union. This stock serve		
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (c)  Redeem the property Reaffirm the debt Other. Explain		(for exa	mple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as exempt ✓ Not claim	ned as exempt			
Property No. 2 (if necessary)				
Creditor's Name:		Describe Property Securing Debt:		
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (c) Redeem the property Reaffirm the debt Other. Explain		(for exa	mple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claim	ned as exempt			
PART B – Personal property subject to u additional pages if necessary.)	nexpired leases. (All three	e columns of Part B must b	e completed for each unexpired lease. Attach	
Property No. 1				
Lessor's Name: URIEL MELENDEZ	Describe Leased Aurea Caraballo cosigns, six (6)	o signs, and Debtor	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ✓ Yes  No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Lease	d Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
continuation sheets attached (if any	·)			
I declare under penalty of perjury the personal property subject to an unexp		y intention as to any pro	operty of my estate securing a debt and/or	
Date: <b>November 24, 2010</b>	/s/ JESUS DANIEL			
	Signature of Debto	r		

Signature of Joint Debtor

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# District of Puerto Rico

IN RE:		Case No
AULI, JESUS DANIEL		Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITOR MATRI	X
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing creditors	is true to the best of my(our) knowledge.
Date: <b>November 24, 2010</b>	Signature: /s/ JESUS DANIEL AULI	
	JESUS DANIEL AULI	Debtor
Date:	Signature:	
		Joint Debtor, if any

Case:10-11026-ESL7 Doc#:1 Filed:11/24/10 Entered:11/24/10 17:11:08 Desc: Main Document Page 44 of 44

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